

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF PUERTO RICO

IN RE:

\*

CASE NO. 09-05431(S)

MILDRED LORENZANA VAZQUEZ

CHAPTER 13

Debtor(s)

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MOTION TO SUBMIT AMENDED PLAN

TO THE HONORABLE COURT:

NOW COMES the above named debtors through the undersigned attorney and very respectfully prays and alleges:

1. That debtor herewith submits amended plan dated August 10, 2009 for the Court's approval.

WHEREFORE it is respectfully requested that this Honorable Court confirm this plan on its day.

In San Juan, Puerto Rico, this August 10, 2009.

I CERTIFY that on this date I sent by electronic mail a true copy of this motion and Plan to Chapter 13 Trustee, Alejandro Oliveras, Esq., and by regular mail to parties in interest and to creditors as per master address list.

/s/EMILY D DAVILA  
USDC-PR 128809  
WILLIAM DAVILA DE PEDRO, ESQ.  
EMILY D DAVILA RIVERA, ESQ.  
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**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF PUERTO RICO**

IN RE: **LORENZANA VAZQUEZ MILDRED**  
**FDBA VIRTUAL OFFICE SOLUTIONS,**

BK. CASE # **09-05431**

DEBTOR(S)

CHAPTER 13

**CHAPTER 13 PAYMENT PLAN**

**NOTICE:** The following plan contains provisions which may significantly affect your rights. You should read this document carefully and discuss it with your attorney. When confirmed, the plan will bind the debtor and each creditor to its terms. Objections must be filed in writing with the court and served upon the debtor(s), debtors' counsel, the Trustee and any other entity designated by the Court, at the 341 meeting of creditors or not less than twenty (20) days prior to the scheduled confirmation hearing. For post confirmation Plan Modifications, objections must be filed and notified in the same manner within twenty (20) days from its notification. **This plan does not allow claims. Any party entitled to receive disbursements from the Trustee must file a proof of claim.** The Trustee will pay the allowed claims, as filed, provided for in the plan, unless disallowed or expressly modified by the Court and/or the terms of the plan. If no claim is filed, the Trustee will not pay a creditor provided for in the plan, unless ordered by the Court. If the Trustee is to make POST-PETITION REGULAR MONTHLY PAYMENTS to any Secured obligation, then a proof of claim must be filed including the following information: account number, address, due date and regular monthly payment. Secured creditor must notify any change in the monthly payment, three (3) months prior to the effective date of new payment. Those post-petition monthly payments will not exceed the life of the plan. See the notice of commencement of case for 341 meeting date and claims bar date, the latter is the date by which a proof of claim must be filed in order to participate of the plan distribution.

- The future earnings of the Debtor(s) are submitted to the supervision and control of the Trustee and the Debtor(s) shall make payments to the Trustee ☒ directly ☐ by payroll deductions as hereinafter provided in the PAYMENT PLAN SCHEDULE.
- The Trustee shall distribute the funds so received as hereinafter provided in the DISBURSEMENT SCHEDULE.
- ☐ The Confirmation Order will not vest property of the Estate on Debtor(s) until the Order discharging Debtor(s) is entered.

PLAN DATED: \_\_\_\_\_

☒ **AMENDED PLAN DATED:** AUGUST 10, 2009

☒ PRE ☐ POST-CONFIRMATION

FILED BY ☒ DEBTOR ☐ TRUSTEE ☐ UNSECURED

**I. PAYMENT PLAN SCHEDULE**

\$	<u>600.00</u>	x	<u>48</u>	=	<u>28,800.00</u>
\$	_____	x	_____	=	_____
\$	_____	x	_____	=	_____
\$	_____	x	_____	=	_____
\$	_____	x	_____	=	_____
TOTAL =				<u>48</u>	<u>28,800.00</u>

Additional Payments:

\$ 0.00 to be paid as LUMP SUM  
within \_\_\_\_\_ with proceeds to come from  
☐ Sale of property identified as follows:

☐ Other: \_\_\_\_\_

Periodic Payments to be made other than, and in addition to the above.

\$ \_\_\_\_\_ x \_\_\_\_\_ = \_\_\_\_\_

To be made on: \_\_\_\_\_

**PROPOSED PLAN BASE:** \$ 28,800.00

**II. ATTORNEY'S FEES**

To be treated as a § 507 Priority, and paid before any other creditor and concurrently with the Trustee's fees, unless otherwise provided:

a. Rule 2016(b) Statement:	\$	<u>3,000.00</u>
b. Fees Paid (Pre-petition):	\$	<u>800.00</u>
c. R 2016 Outstanding balance:	\$	<u>2,200.00</u>

d. Post Petition Additional Fees:	\$	<u>0.00</u>
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e. Total Compensation:	\$	<u>3,000.00</u>
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Signed: /s/ LORENZANA VAZQUEZ MILDRED

DEBTOR

JOINT DEBTOR

**II. DISBURSEMENT SCHEDULE SEQUENCE**

**A. SECURED CLAIMS**

☐ Debtor represents that there are no secured claims.

☒ Secured creditors will retain their liens and shall be paid as follows:

ADEQUATE PROTECTION PAYMENTS CR FORD MOTOR CREDIT CO \$ 100.00

☒ Trustee will pay secured ARREARS:

Cr. <u>CITI MORTGAGE</u>	Cr. _____	Cr. _____
# <u>7815</u>	# _____	# _____
\$ <u>4,180.00</u>	\$ _____	\$ _____

☒ Trustee will pay IN FULL Secured Claims

Cr. <u>CONSEJO TITULARES AT</u>	Cr. <u>FORD MOTOR CREDIT CO</u>	Cr. <u>ORIENTAL GROUP</u>
\$ <u>690.00</u>	\$ <u>3,050.31</u>	\$ <u>3,756.00</u>

☐ Trustee will pay VALUE OF COLLATERAL

Cr. _____	Cr. _____	Cr. _____
\$ _____	\$ _____	\$ _____

☒ Secured Creditor's interest will be insured. **INSURANCE POLICY** will be paid through plan:  
Cr. \_\_\_\_\_ TRIPLE S INSURANCE Premium: \$38. X 24= \$912.00

(Please indicate in "Other Provisions" the insurance coverage period)

☒ Debtor SURRENDERS COLLATERAL to Lien Holder: surrender savings BPPR

☒ Debtor will maintain REGULAR PAYMENTS DIRECTLY to:

CITI MORTGAGE

**B. PRIORITIES** The Trustee will pay \$507 priorities in accordance with the law. [§1322 (a)(2)]

☒ INTERNAL REVENUE SERV.

**C. UNSECURED PREFERRED:** Plan ☐ Classifies ☒ Does not Classify Claims.

☐ Class A: ☐ Co-Debtor Claims / ☐ Paid 100% / ☐ "Pay Ahead": \_\_\_\_\_

☐ Class B. ☐ Other Class: \_\_\_\_\_

Cr. _____	Cr. _____	Cr. _____
\$ _____	\$ _____	\$ _____

**D. GENERAL UNSECURED NOT PREFERRED:** (Case Liquidation Value = \$ 0.00)

☐ Will be paid 100% plus \_\_\_\_\_ % Legal Interest. ☒ Will be paid Pro-Rata from any remaining funds

**OTHER PROVISIONS:**

**ATTORNEYS FEES TO BE PD. FIRST; FMCC ADEQ. PROT. \$100. X 6; FMCC EMA \$350. X 10; FMCC TO BE PROVIDED INS. AT MD (10-2009) THRU PLAN BY TRIPLE S INS. (\$38. X 24= \$912.)**

ATTORNEY FOR DEBTOR: WILLIAM DAVILA DE PEDRO ESQ

PHONE: (787) 759-8090

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BANCO POPULAR DE PR  
BANKRUPTCY DIVISION  
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SAN JUAN PR 00936

CITI MORTGAGE  
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DES MOINES IA 50368

CONSEJO TITULARES ATRIO REAL  
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SAN JUAN PR 00919

FORD MOTOR CREDIT CO  
BANKRUPTCY DIVISION  
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SAN JUAN PR 00936

INTEGRATED TECHNICAL SERVICESs  
2436 N FEDERAL HIGHWAY 392  
PAMPANO BEACH FL 33064

INTERNAL REVENUE SERV  
MERCANTIL PLAZA ROOM 914  
PONCE DE LEON AVENUE

HATO REY PR 00918

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